

REMARKS

Claims 1, 3-5, 7-12, 14, 19, 20, 22-24, 28-32, 34, 38-41, 48-50, 72, 73, 75-81, 84, 85, and 93 are pending in the application. Claims 1, 3-5, 7-12, 14, 19, 20, 22-24, 28-32, 34, 38-41, 48-50, 72, 73, 75-81, 84 and 85 stand rejected under 35 U.S.C. 103(a). Claim 93 is allowed.

Allowable Subject Matter

The Examiner indicates that independent claim 93 is allowed because the Examiner considers that while Public Legal Education of Nova Scotia teaches the general concepts of secure escrowing, the analogy fails to anticipate or render obvious the step, within the computerized escrowing process, of the remote aspect of the virtual wallet application being periodically updated with data stored on the local aspect by a virtual archivist function of the virtual wallet application via the network.

Claim Amendments

The foregoing amendment clarifies the expression of the invention. Independent method claims 1, 32, and 41 and independent system claim 81 are amended to include the limitation of allowing the owner to store data relating to the owner's estate on the local aspect of the virtual wallet application and periodically updating the remote aspect of the virtual wallet application with data stored on the local aspect by a virtual archivist function of the virtual wallet application as recited, for example, in allowed claim 93. Claims 5, 7, 11, 19, 22, 23, 28, and 73 depending on claim 1 are amended to conform to the amendment of claim 1. Claims 4, 9, and 14 depending on claim 1 and claims 84 and 85 depending on claim 81, the limitations of which are found elsewhere, are canceled. Support for the amendment is found throughout the specification and in the claims. Accordingly, no new matter has been added.

Claim Rejections - 35 USC § 103

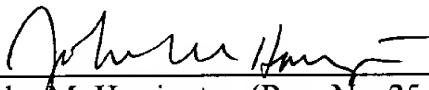
Claims 1, 3-5, 7-12, 14, 19, 20, 22-24, 28-32, 34, 38-41, 48-50, 72, 73, 75-81, 84 and 85 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Fischer, Rose, and Public Education of Nova Scotia. The rejection is respectfully traversed and reconsideration is requested. As noted, the foregoing amendment of claims 1, 32, 41 and 81 includes the limitation of updating the remote aspect of the virtual wallet application with data stored on the local aspect by a virtual archivist function of the virtual wallet application via the network. As noted by the Examiner in allowing claim 93, there is no teaching or suggestion in Fischer, Rosen, and/or Public Education of Nova Scotia of the remote aspect of the virtual wallet application being periodically updated with data stored on the local aspect by a virtual archivist function of the virtual wallet application via the network. Accordingly, independent claims 1, 32, 41, and 81 are believed to be clearly patentable over the applied prior art. Likewise, claims 3, 5, 7, 8, 10-12, 19, 20, 22-24, 28-31, 48-50, 72, 73, and 75-80 depending on claim 1 and claims 34, and 38-40 depending on claim 32 are believed to be clearly patentable over the applied prior art.

Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The Examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

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